

CalHome Program
Building Equity and Growth in Neighborhoods
(BEGIN)

Application for BEGIN NOFA, 3/17/05

Mortgage Assistance on BEGIN Project Units

California Department of Housing and Community Development
Division of Community Affairs
P.O. Box 952054, Sacramento, CA 94252-2054
916-327-2855

This application, if approved for funding, will be a part of your Standard Agreement with the Department of Housing and Community Development (HCD). In order to be considered for funding, all sections of this application, including attachments and exhibits, must be complete and accurate. **Please provide two complete copies of this application. Application forms must not be modified.** No facsimiles or incomplete applications will be accepted. Applications under this Notice of Funding Availability ("NOFA") will be considered on an **"over-the-counter"** basis until available funds are exhausted. Applications will be accepted beginning at 8:00 A.M., Pacific Standard Time, on March 18, 2005. Applications will be reviewed for completeness in the order in which they are received. Only applications that are substantially complete and pass threshold will be eligible for funding. Eligible applications shall be funded in the order of receipt of a substantially complete application. **All eligible applications received on or before 5:00 P.M., Pacific Standard Time, on April 20, 2005 will be treated as having been received on April 20, 2005.** At any time that the eligible applications received on the same date exceed the amount of funds remaining available, the Department shall rank application based on the highest points. Subject to the geographic set-aside described in the NOFA, the Department will then fund down the list, beginning with the application covering the jurisdiction with the highest points, until all available funds are exhausted. **If your application is not submitted within 60 days of the above NOFA date, please contact the BEGIN Program staff to verify funding availability prior to completing and submitting an application.**

SECTION I. APPLICATION SUMMARY:

A. Name of Applicant: _____

B. Applicant Address: _____

City: _____ Zip Code: _____

C. Chief Executive Name and Title: _____

D. Contact Person Name and Title: _____

E. Telephone Number: _____ FAX: _____ E-Mail: _____

F. Proposed Activity:

	Average BEGIN loan Amount Proposed*	No. of BEGIN Assisted Units Proposed	Total Amount of BEGIN Loan
1. BEGIN Program			

* Maximum loan amount per unit is \$30,000 or 20% of sales price, whichever is less.

G. Proposed Grant Amount Calculation:

1. **Total Amount Requested** \$ _____

H. Brief Project Description:

I. List County the BEGIN Project is located in. _____

J. Census Tract, if the BEGIN Project is in Rural Area. _____

- If your activity will be located entirely within a rural census tract or non-metro county as defined in the CalHome Program Regulations and you want to receive consideration for the rural set-aside, you must provide the census tract or list the non-metro county information on the line above.

SECTION II. APPLICANT INFORMATION:

A. The applicant is a (check one): ☐ City ☐ County ☐ City and County

SECTION III. LEGISLATIVE REPRESENTATIVES:

A form is included in this application labeled **Attachment 2**. Please complete the information on this form and attach as **Attachment 2**

SECTION IV. GOVERNING BOARD RESOLUTION:

Attach the resolution, duly executed by the governing board of the local public agency granting authority to make application to HCD for a funding commitment from the **BEGIN** Program. Label as "**Attachment 3** Governing Board Resolution". A sample resolution is included in this application package as **Attachment 3**. Be sure that the resolution authorizes a signatory for submittal of this application and the resolution is an action of the governing body of the applicant. If someone signs the application other than the person authorized in the resolution, submit evidence that shows that the person signing has the authorization to sign. Such evidence could be in the form of an ordinance or code, or an opinion from the applicant's legal counsel. Include such authorization with **Attachment 3**

SECTION V. APPLICANT CERTIFICATION AND COMMITMENT OF RESPONSIBILITY:

As the official designated by the governing body, I hereby certify that if approved by HCD for a BEGIN Program funding allocation, the _____
(Applicant name) assumes the responsibilities specified in the BEGIN Program Guidelines and certifies that:

- A. It possesses the legal authority to apply for the allocation and to execute their proposed program or project;
- B. Before committing funds to a homebuyer, it will evaluate the funding eligibility in accordance with BEGIN Program Guidelines and will not invest any more BEGIN funds in combination with other governmental assistance than is necessary to provide affordable housing;
- C. The Applicant **does not** have any unresolved audit findings for prior HCD or federally-funded housing or community development projects or programs.
- D. There are **no** pending lawsuits that would impact the implementation of this program or project.
- E. It will comply with all statutes and guidelines governing the BEGIN Program.
- F. The information, statements, and attachments contained in this application are, to the best of my knowledge and belief, true and correct.
- G. It has the ability to perform the duties for the project applied for in accordance with Section 107 of the BEGIN Program Guidelines.

I authorize the Department of Housing and Community Development to contact any agency, whether or not named in this application, which may assist in determining the capability of the Applicant. All information contained in this application is acknowledged to be public information.

Signature: _____ Title: _____

Type Name: _____ Date: _____

EXHIBIT A

Attachment Checklist

Please tab each attachment required by the application and place the attachments behind the completed application in a three ring binder according to the corresponding number listed below.

Check if Included	Att. No.	Attachment Title
<input type="checkbox"/>	1	BEGIN Program: First-time Homebuyer Mortgage Assistance Program
<input type="checkbox"/>	1-1	Narrative of applicant's history and experience with mortgage assistance loans
<input type="checkbox"/>	1-2	Regulatory Relief documentation
<input type="checkbox"/>	1-3	Regulatory relief costs savings documentation
<input type="checkbox"/>	1-4	Documentation regarding "infill"
<input type="checkbox"/>	1-5	Map showing location of public transit, public schools and/or parks & recreational facilities
<input type="checkbox"/>	1-6	Copy of Agreement between locality and Developer
<input type="checkbox"/>	1-7	Narrative from Developer regarding history of 2 previous housing projects
<input type="checkbox"/>	1-8	Map showing location of BEGIN project
<input type="checkbox"/>	1-9	Preliminary title report (no more than 6 months old)
<input type="checkbox"/>	1-10	Documentation showing site control
<input type="checkbox"/>	1-11	Local approval letter
<input type="checkbox"/>	1-12	Documentation showing design team has been identified.
<input type="checkbox"/>	1-13	Documentation identifying project building contractor
<input type="checkbox"/>	1-14	Sources of Property Acquisition Financing
<input type="checkbox"/>	1-15	Sources of Construction Financing
<input type="checkbox"/>	1-16	Sources & Types of non-BEGIN Project Subsidy/Assistance
<input type="checkbox"/>	1-17	Development Budget
<input type="checkbox"/>	1-18	Construction Sources & Uses
<input type="checkbox"/>	2	Legislative List
<input type="checkbox"/>	3	Copy of Resolution authorizing this application. As a time-saver, the Resolution may also authorize execution of the contract and other documents needed to process a loan
<input type="checkbox"/>	4	Regulatory Relief Scoring Sheet
<input type="checkbox"/>	5	Project Readiness Scoring Sheet

EXHIBIT B

BEGIN Program Application for Funds Regulatory Relief Section

In exchange for regulatory concessions made at the local level, the BEGIN program provides up to \$30,000 per dwelling unit in downpayment assistance, closing costs assistance or soft (silent) second financing to low- and moderate-income households. The primary intent of BEGIN is to encourage the reduction or removal of regulatory barriers that significantly increase the cost and viability of housing development. BEGIN provides an opportunity for cities and counties to *implement* regulatory relief measures in development of ownership housing for low- and moderate-income households. BEGIN's regulatory relief section rewards communities who have mitigation measures in place or who adopt new mitigation measures to ensure the building of affordable housing.

Applicant has identified the governmental constraints as identified in section 65583 of the government code under housing element law in its housing element, and exercised its power to relieve a barrier for the building of affordable units for the BEGIN program. By doing at least one of the major actions described in Section 106 of the BEGIN Guidelines (or two of the minor actions), applicants have demonstrated regulatory decision making powers to provide incentives, or to reduce or remove a barrier to affordable housing in their community.

To be eligible for points in each category the applicant must demonstrate the measures or actions to implement the incentive, or to remove or reduce a barrier for at least the BEGIN units. Examples of measures or actions a city or county could take to receive credit are listed in Section 106 of the BEGIN Guidelines, and the points available in each category are listed on the Regulatory Relief Scoring Sheet. The applicant may have an alternate measure or action that would achieve the same objective and the action may be described in the element. These alternative measures will be eligible for points in each category, but they must be approved by the BEGIN Program staff. To ensure the regulatory relief was implemented, the applicant must describe and attach documents to support how the BEGIN eligible units benefited from the incentives, reductions, or removals.

If the applicant demonstrates multiple actions to remove barriers or to lower the regulatory impact on development's BEGIN units, the points can be cumulative. Units assisted with BEGIN funds must demonstrate on a project level basis that the development has benefited from one or more of the actions taken to reduce barriers, provide incentives or remove regulatory barriers.

Housing element component: Although not a threshold requirement having a housing element in compliance provides a competitive edge to applicants who have complied with housing element law. Since housing elements analyze governmental constraints and include removal or mitigation of identified barriers, the housing element in compliance demonstrates the locality's efforts to remove barriers to the creation of affordable housing.

BEGIN Program Application

Attachment 1

BEGIN First-Time Homebuyer Mortgage Assistance

This Application form is for homebuyer mortgage assistance to first-time homebuyers of new BEGIN homes. An applicant may only apply for funds under this attachment when it will be providing the services required in Section 107 of the BEGIN program Guidelines.

SECTION I. APPLICANT INFORMATION

Name: _____

SECTION II. GRANT REQUEST

Amount of BEGIN Funding Requested: \$ _____

SECTION III. FIRST-TIME HOMEBUYER PROGRAM EXPERIENCE

A. Provide the following information for each year of first-time homebuyer program operation for 12 consecutive months, by calendar year. Applicant should only list those homebuyers units for which they provided the mortgage assistance services.

YEAR	PERMANENT FINANCING FUNDING SOURCE(S)	NO. OF PURCHASE ESCROWS CLOSED	AVERAGE AMOUNT OF ASSISTANCE PROVIDED PER BUYER
2004			
2003			
2002			
2001			

B. For each year, 2001, 2002, 2003 and/or 2004 in A. above, provide a narrative of applicant's history and experience with mortgage assistance loans. (**Attachment 1-1**)

SECTION IV. PROGRAM TARGETING

1. Number of homeowners to be assisted with this application for BEGIN funds. # _____

2. Please provide the data source used, to set BEGIN unit sales prices. _____

SECTION V. REGULATORY RELIEF and PROJECT ENHANCEMENTS:

The applicant must have enacted at least one regulatory relief measure prior to submitting this application. (See Section 106, BEGIN Program Guidelines). Indicate briefly how such relief is provided to the BEGIN Project and include clear and supporting documentation for each provision of regulatory relief. Provide documentation in the attachment 1-2 of adoption or amendment of policies or other action intended to reduce the cost of housing development in this BEGIN Project. Provide evidence that the applicant is committed by formal action of the governing body or authorized official to reduce requirements, waive fees or provide other forms of

regulatory relief on the BEGIN Project identified in this application. If authorization is provided by someone other than the governing body, provide evidence of delegation of this authority. Provide documentation of the previous standard or fee that existed before this or these changes. (**Attachment 1-2**)

- A. Use the following charts to describe the extent to which local barriers have been removed. List only those relief measures which you have documented as committed to the BEGIN Project.

1. Extent to which local fees have been waived or reduced:

Type of Local Fee (e.g., building, plan check, school impact, etc.)	Reduction or Waiver? (R or W)	Fee per Unit Without Reduction or Waiver	\$ Value of Reduction/ Waiver	Cost Savings Per Unit

2. Extent to which regulatory relief is provided in a manner other than listed above, such as modification of density standards, zoning standards, and/or reduction in development standards

Type of Standard	Specify Reduction	Original Cost (estimate)	Revised Cost w/Reduced Standard (estimate)	Cost Savings Per Unit
Modification of Density Standard				
Modification of Zoning Standards				
Flexible Parking Standards				
Project Design				
Other				

Provide documentation as **Attachment 1-3**, as to the cost savings that result from the proposed regulatory relief and/or project enhancements.

B. Housing Element Compliance Section:

1. Adopted Housing Element is in Compliance: Yes ☐ No ☐

C. Additional objectives:

1. What percentage of the BEGIN assisted units will be affordable to low-income homebuyers?
_____ %
2. The project is located on a site designated as “infill” Yes ☐ No ☐
(provide evidence as Attachment 1-4)
3. The project is located in proximity (within .25 miles) to:
(provide evidence as Attachment 1-5)
 - a. Public transit Yes ☐ No ☐
 - b. Public schools Yes ☐ No ☐
 - c. Parks & recreations facilities Yes ☐ No ☐
4. The project is located in any of the following job centers (MSA - Metropolitan Statistical Area):
 - a. Los Angeles and Long Beach MSA ☐
 - b. Orange County MSA ☐
 - c. San Diego MSA ☐
 - d. San Francisco MSA ☐
 - e. Oakland MSA ☐
 - f. San Jose MSA ☐
 - g. Sacramento MSA ☐
 - h. Fresno MSA ☐
 - i. Modesto MSA ☐

SECTION VI. BEGIN PROJECT INFORMATION

Name of Developer: _____

Developer Address: _____

City: _____ Zip Code: _____

Contact Person Name and Title: _____

Telephone Number: _____

1. Copy of Agreement between locality and the Developer. (**Attachment 1-6**)
2. Developer’s housing development experience: Show completed affordable housing development projects

YEAR COMPLETED	PROJECT NAME	PROJECT LOCATION	RENTAL (R) OR OWNERSHIP (O)	TOTAL # OF UNITS	# OF LOWER INCOME UNITS
2003					
2002					
2001					
2000					

Developer to provide narrative demonstrating that the Developer has developed a minimum of two similar projects. (**Attachment 1-7**)

A. Location: (**Attach a map as attachment 1-8**)

Street Address _____
City/County/Zip Code _____
Assessor's Parcel Number(s) _____
Lot Number(s), if available _____

B. Site Approvals:

1. Tentative Map Approved? Yes ☐ No ☐ Date _____

2. Final Map Recorded? Yes ☐ No ☐ Date _____

If no, estimated date of recordation _____

3. Is development being phased? Yes ☐ No ☐

If yes, what phase are subject lots in? _____

C. Site Control:

Attach a preliminary title report which is dated no more than six months prior to the application due date identified in the NOFA. (**Attachment 1-9**)

1. Does applicant have site control as demonstrated by the following: (**Attach site control documentation as attachment 1-10**)

a. Fee Title Yes ☐ No ☐

b. Sales contract for the acquisition of the property
Yes ☐ No ☐ Date Expires _____

c. Option to purchase or option to lease (for not less than 40 years) not to expire within 120 days of the application submission date. (Commitment award letter will be conditioned on applicant providing evidence that they still have site control.)
Yes ☐ No ☐ Date Expires _____

d. Disposition or development agreement with a public entity, not to expire within 120 days of the application submission date. (Commitment award letter will be conditioned on applicant providing evidence that they still have site control.)
Yes ☐ No ☐ Date Expires _____

e. Leasehold interest of not less than 40 years with provisions in the lease that enables the lessee to make improvements on and encumber the property and permits compliance with all program requirements.
Yes ☐ No ☐ Date Expires _____

2. Purchase price of site(s)? _____

3. Appraised value of site(s)? _____

D. Planning Information:

Have the following local approvals been obtained?

General Plan amendment Yes ☐ No ☐ Not Required ☐

Zoning approval or development Agreement approval Yes ☐ No ☐ Not Required ☐

Conditional use permits Yes ☐ No ☐ Not Required ☐

Variances Yes ☐ No ☐ Not Required ☐

Environmental clearance (CEQA) Yes ☐ No ☐ Not Required ☐

Other required discretionary approvals Yes ☐ No ☐ Not Required ☐

Submit a letter from a local government official confirming the status of each of the above approvals. A sample letter is provided on page 18. (**Attachment 1-11**)

E. Design & Construction Team Status:

Evidence that design team has been identified. (**Attachment 1-12**) Yes ☐ No ☐

Evidence that building contractor has been identified. (**Attachment 1-13**) Yes ☐ No ☐

F. Soils:

Has a soils/engineering/geotechnical report been prepared? Yes ☐ No ☐

G. Phase I Report:

1. Has a Phase I Environmental Assessment been prepared? Yes ☐ No ☐

H. Offsite/On Site Improvements:

1. Are offsite improvements needed? Yes ☐ No ☐

If yes, please give details. _____

Estimated date of Completion? _____

2. Are onsite improvements needed? Yes ☐ No ☐

If yes, please give details. _____

Estimated date of Completion? _____

SECTION VII. PROPOSED FINANCING

Attach copies of any lender commitment letters or commitment resolutions, as available; under the appropriate exhibit number specified below.

- A. Source(s) of Property Acquisition Financing, if separate from construction financing if title is not held by developer at time of application (**Attachment 1-14**)
- B. Source(s) of Construction Financing (**Attachment 1-15**)
- C. Source(s) and Type(s) of non-BEGIN Project Subsidy/Assistance, which will be part of the permanent financing. (**Attachment 1-16**)

Letters must contain all of the following information:

- 1) Borrower name
- 2) Lender, contact person and phone number;
- 3) address, assessor's parcel number or legal description of site proposed to be financed;
- 4) type of financing provided, e.g., construction, acquisition;
- 5) Total amount of financing to be provided;
- 6) Term and interest rate; and
- 7) Date of commitment expiration

Note: For B. (unit construction financing portion) or C. above, if permanent financing is being provided by USDA Rural Development, attach a copy of the current 523 technical services agreement for this location.

SECTION VIII. PROJECT COSTS

- A. Development Costs: (**Attachment 1-17**)

Provide a copy of a line item development budget, which includes all costs necessary to complete the project. (Estimate, if actual not available.)

- B. Construction Sources and Uses Chart: (**Attachment 1-18**)

Provide a copy of sources and uses chart for all proposed project funds. (Estimate, if actual not available.)

SECTION IX. UNIT DESCRIPTIONS

- A. Unit Breakdown and Description of BEGIN units:

Model Number	Number of Units	Square Footage (Living Space)	Number of Bdr/Ba	Total Amount of Permanent Liens Proposed	Proposed Sales Price*

* Proposed sales price cannot exceed the estimated appraised value using the sales of comparable properties approach to determine value.

SECTION X. FINANCING AND AFFORDABILITY

- A. Proposed Permanent Financing (other than BEGIN) (check all that apply):

- | | | | |
|---------------------------------------|---|---------------------------------|---|
| <input type="checkbox"/> Conventional | <input type="checkbox"/> FHA | <input type="checkbox"/> CalHFA | <input type="checkbox"/> USDA-Rural Development |
| <input type="checkbox"/> Federal HOME | <input type="checkbox"/> Redevelopment Agency | <input type="checkbox"/> Other | |

Describe the financing structure, first mortgage and any subordinate financing in addition to BEGIN that will finance the purchase of the properties.

Source of Financing	Proposed Lien Position

B. Terms and Conditions of Permanent Financing Subordinate to the BEGIN Program loan:

1. Source of subordinate financing: _____
2. Average amount of subordinate loan per unit: _____
3. Terms of loan (rate, term, resale controls, recapture provisions, regulatory agreement requirements, shared appreciation, accelerating events, etc.):

C. Projected Average Housing Cost and Affordability:

BEGIN Units Targeted for Low-income buyers:

1. Model Number targeted as affordable for low-income buyers _____
2. Number of BEGIN Units targeted for low-income buyers _____
3. Expected Average Sales Price, Less Homebuyer Equity: \$ _____
4. Less Average BEGIN Mortgage Assistance to be given: \$ _____
5. Less Average Other Mortgage Assistance to be received, if any: \$ _____
6. Average First Mortgage: \$ _____
7. Estimated Monthly Payment on First Mortgage (PITI): \$ _____
8. Annual Income Needed to Support above Payment \$ _____
(Based on the homebuyer paying 33% of gross annual income for PITI)

BEGIN Units Targeted for Moderate-income buyers:

1. Model Number targeted as affordable for low-income buyers _____
2. Number of BEGIN Units targeted for low-income buyers _____
3. Expected Average Sales Price, Less Homebuyer Equity: \$ _____
4. Less Average BEGIN Mortgage Assistance to be given: \$ _____
5. Less Average Other Mortgage Assistance to be received, if any: \$ _____
6. Average First Mortgage: \$ _____
7. Estimated Monthly Payment on First Mortgage (PITI): \$ _____
8. Annual Income Needed to Support above Payment \$ _____
(Based on the homebuyer paying 33% of gross annual income for PITI)

Attachment 2

LEGISLATIVE REPRESENTATIVES

Indicate all Legislators who represent any portion of the proposed service area. If you have vacancies in your legislative seats, please list your district number and district address.

A. Members of the State Assembly:

District number: _____

Name: _____

District _____

Address: _____

City: _____

Zip Code: _____

District number: _____

Name: _____

District _____

Address: _____

City: _____

Zip Code: _____

B. Members of the State Senate:

District number: _____

Name: _____

District _____

Address: _____

City: _____

Zip Code: _____

District number: _____

Name: _____

District _____

Address: _____

City: _____

Zip Code: _____

C. Members of the U.S. House of Representatives:

District number: _____

Name: _____

District _____

Address: _____

City: _____

Zip Code: _____

District number: _____

Name: _____

District _____

Address: _____

City: _____

Zip Code: _____

Attachment 3

SAMPLE GOVERNING BOARD RESOLUTION

RESOLUTION NO. _____

THE GOVERNING BOARD OF

(Title of Applicant)

HEREBY AUTHORIZES THE SUBMITTAL OF AN APPLICATION TO THE CALIFORNIA STATE DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT FOR FUNDING UNDER THE BEGIN PROGRAM; THE EXECUTION OF A STANDARD AGREEMENT IF SELECTED FOR SUCH FUNDING AND ANY AMENDMENTS THERETO; AND ANY RELATED DOCUMENTS NECESSARY TO PARTICIPATE IN THE BEGIN PROGRAM.

WHEREAS:

- A. _____ (name of applicant), a [political subdivision of the State of California], wishes to apply for and receive an allocation of funds through the BEGIN Program; and
- B. The California Department of Housing and Community Development (hereinafter referred to as "HCD") has issued a Notice of Funding Availability ("NOFA") for the BEGIN program established by Chapter 14.5, Sections 50860 through 50866 of Part 2 of Division 31 of the Health and Safety Code (the "statute"). Pursuant to the statute, HCD is authorized to approve funding allocations utilizing monies made available by the State Legislature to the BEGIN program, subject to the terms and conditions of the statute and the BEGIN Program Guidelines adopted as amended by HCD on 03/04/05; and
- C. The _____ (name of Applicant) wishes to submit an application to obtain from HCD an allocation of BEGIN funds in the amount of \$_____.

IT IS NOW THEREFORE RESOLVED THAT:

1. The _____ (name of applicant) shall submit to HCD an application to participate in the BEGIN Program in response to the NOFA issued on _____ which will request a funding allocation for the following activities:

(Briefly describe the proposed activities, including dollar amount of each)

located in _____
[Project location(s)]

2. If the application for funding is approved, the _____ (Name of applicant) hereby agrees to use the BEGIN funds for eligible activities in the manner presented in the application as approved by HCD and in accordance with program Guidelines cited above. It also may execute any and all other instruments necessary or required by HCD for participation in the BEGIN Program.

3. The _____ (name of Applicant) authorizes _____ [office or position titles of authorized person(s)] to execute in the name of the _____ (name of Applicant), the application, the Standard Agreement, and all other documents required by HCD for participation in the BEGIN Program, and any amendments thereto.

PASSED AND ADOPTED THIS ____ Day of _____, 20 ____, by the following vote:

AYES: _____ NAYS: _____ ABSTAIN: _____ ABSENT: _____

The undersigned _____ (title of officer) of the _____ (name of Applicant) there before named does hereby attest and certify that the foregoing is a true and full copy of a resolution of the Governing Board adopted at a duly convened meeting on the date above-mentioned, which has not been altered, amended or repealed.

Signature

Date

NOTES:

1. This is intended to be a sample resolution authorizing submittal of an application to HCD. Applicants may use their own format if it contains all of the authorizations contained in this sample.
2. The person attesting to the signing of the resolution cannot be the same person who is authorized to execute documents in the name of the applicant.
3. Original resolution or a live certified copy of the resolution must be submitted with the application.

Attachment 4

A. Regulatory Relief Section for BEGIN: must have a minimum of 100 points in this category to be eligible for the BEGIN program. Maximum of 400 points available.			
	Total Points	Self Score	HCD
1. Modification of Density Standards (Section 106 (1)(a) (1)-(3) of BEGIN Guidelines)	100		
2. Modification of Zoning Standards (Section 106 (2)(a) - (c) of BEGIN Guidelines)	100		
3. Reductions in Permit Processing/Regulatory Costs (Section 106 (3)(a) - (f) of BEGIN Guidelines)	50		
4. Flexible Parking Standards (Section 106 (4)(a) - (c) of BEGIN Guidelines)	100		
5. Project Design (Section 106 (5)(a) – (d) of BEGIN Guidelines)	50		
Total points possible in regulatory relief	400		
B. Housing Element compliance section: Applicant has an adopted housing element that HCD has determined, pursuant to Section 65585 of the Government Code, to be in substantial compliance with the requirements of Article 10.6 (commencing with Section 65580) of Chapter 3 of Division 1 of Title 7 of the Government Code.			
1. Adopted Housing Element in Compliance	50		
C. Additional Points are given for applications meeting each of the following objectives:			
1. The extent to which the BEGIN units will serve low-income homebuyers: 25 points for 100%; 15 points for 50%; 10 points for 25%	10, 15, 25		
2. The location of the project on a site designated as “infill”.	50		
3. The location of the project in proximity (within .25 miles) to:			
• Public transit	15		
• Public schools	15		
• Parks and recreational facilities	15		
4. The location of the project in any of the following job centers: • Los Angeles and Long Beach metropolitan statistical area (MSA) • Orange County MSA • San Diego MSA • San Francisco MSA • Oakland MSA • San Jose MSA • Sacramento MSA • Fresno MSA • Modesto MSA	15		
Total Additional Points Possible	135		
Points required to meet the funding threshold	200		

Attachment 5

BEGIN PROJECT READINESS SCORING SHEET

A. Project Readiness (All projects must have the following three requirements in order to pass the Project Readiness Threshold)			
	Yes	No	
1. Site Control (Section 116 (a) (1) – (6) of BEGIN Guidelines)			
2. Development Project Budget with Sources and Uses (Section 116 (d) of BEGIN Guidelines)			
Application meets Project Readiness Threshold			
B. Other Project Readiness Elements The following categories will be used to award points for rating and ranking purposes should the demand for BEGIN funds require application scoring)			
	Total Points	Self Score	HCD
Design Status (Evidence that design team has been identified and has been retained or is on the developer's staff.) – (Section 116 (c) of BEGIN Guidelines)	10		
Contractor Status (Evidence that the Contractor has been identified and has been retained or is on the developer's staff.)	10		
Financing Commitments 1. Construction financing commitment, (10) points 2. Letter of express interest from primary lenders (10) points (20 points if no financing subordinate to BEGIN is proposed) 3. Subordinate financing commitment as required to make the BEGIN units affordable to low- or moderate-income homebuyers, (10) points (Section 116 (f) of BEGIN Guidelines)	30		
Other Local Approvals 1. Tentative Map Approval (5) points 2. Final Map Approval (10) points 3. Verification of Local Approvals (15) points (Section 116 (g) of BEGIN Guidelines)	30		
Total Additional Points Possible	80		

**(SAMPLE LOCAL APPROVALS LETTER for Attachment 1-12
(Must Be Submitted On Applicable Local Jurisdiction Letterhead))**

Department of Housing and Community Development
BEGIN Program
1800 Third Street, MS 390-5
Sacramento, CA 95814

VERIFICATION OF LOCAL APPROVALS

Project Name:
Project Address:
Project City:
Project County:
Assessor Parcel Number(s):
Proposed Number of Units:

The entire parcel upon which the above-described low-income project will be located is zoned _____ which allows for residential development (**single-family**) of no greater than _____ units per acre.

The following local approvals have/have not been obtained:

General Plan amendment	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Required <input type="checkbox"/>
Zoning approval or development agreement approval	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Required <input type="checkbox"/>
Conditional use permits	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Required <input type="checkbox"/>
Variances	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Required <input type="checkbox"/>
Environmental clearance (CEQA)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Required <input type="checkbox"/>
Other required discretionary approvals	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Not Required <input type="checkbox"/>

List other required discretionary approvals:

_____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
_____	Yes <input type="checkbox"/>	No <input type="checkbox"/>
_____	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Dated: _____ Statement Completed By: _____
(Please print)

Signature: _____

Title: _____